

# FINANCIAL PLANNING WORKSHEET

DATE \_\_\_\_\_

NAME \_\_\_\_\_ AGE \_\_\_\_\_

PAY GRADE \_\_\_\_\_ YRS. IN SVC. \_\_\_\_\_ TRANSFER DATE \_\_\_\_\_

SPOUSE'S NAME \_\_\_\_\_ AGE \_\_\_\_\_

SPOUSE'S PLACE OF EMPLOYMENT \_\_\_\_\_

NUMBER OF CHILDREN AND AGES \_\_\_\_\_ BOYS \_\_\_\_\_ GIRLS

COMMAND ADDRESS \_\_\_\_\_

HOME ADDRESS \_\_\_\_\_

WORK TELEPHONE \_\_\_\_\_ HOME TELEPHONE \_\_\_\_\_

REFERRED BY \_\_\_\_\_

## STATEMENT OF NET WORTH

### ASSETS (WHAT YOU OWN)

CASH (On Hand) \$ \_\_\_\_\_

CHECKING ACCT. \$ \_\_\_\_\_

SAVINGS ACCT. \$ \_\_\_\_\_

CERTIFICATES  
OF DEPOSIT \$ \_\_\_\_\_

### LIFE INSURANCE

CASH VALUE \$ \_\_\_\_\_

### INVESTMENTS

U.S. BONDS \$ \_\_\_\_\_

MUTUAL FUNDS \$ \_\_\_\_\_

STOCKS \$ \_\_\_\_\_

BONDS \$ \_\_\_\_\_

OTHER (IRA) \$ \_\_\_\_\_

### REAL ESTATE (MARKET VALUE)

HOME \$ \_\_\_\_\_

RENTAL \$ \_\_\_\_\_

OTHER (VACATION) \$ \_\_\_\_\_

### PERSONAL PROPERTY

AUTOMOBILES \$ \_\_\_\_\_

OTHER (FURNITURE,  
JEWELRY, ETC.) \$ \_\_\_\_\_**TOTAL ASSETS (A)** \$ \_\_\_\_\_

### LIABILITIES (WHAT YOU OWE)

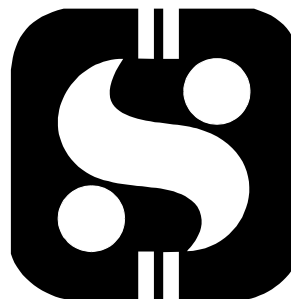
LOANS PAYABLE \$ \_\_\_\_\_

CREDIT CARDS \$ \_\_\_\_\_

PERSONAL LOANS \$ \_\_\_\_\_

AUTO LOANS \$ \_\_\_\_\_

OTHERS (Friends, Relatives, etc.) \$ \_\_\_\_\_



### MORTGAGES (BALANCES DUE)

HOME \$ \_\_\_\_\_

RENTAL PROPERTY \$ \_\_\_\_\_

OTHER (VACATION) \$ \_\_\_\_\_

**TOTAL LIABILITIES (L)** \$ \_\_\_\_\_**NET WORTH = (A)** \$ \_\_\_\_\_ **- (L)** \$ \_\_\_\_\_ **=** \$ \_\_\_\_\_

# MONTHLY INCOME

	ACTUAL		PROJECTED		REMARKS
<b>ENTITLEMENTS</b>					
★ Base Pay (O – /E – , yrs.)					
Basic Allowance for Housing (BAH)					
Basic Allowance for Subsistence (BAS)					
Family Separation Allowance (FSA)					
★ Flight Pay/Diving Pay					
★ Submarine Pay					
★ Other Hazardous Duty Pay					
★ Sea Pay					
★ Hostile Fire Pay					
★ Other Pay					
<b>TOTAL ENTITLEMENTS - Gross Pay (A)</b>					
★ Taxable pay ( )					
<b>DEDUCTIONS: (Type and Termination Date)</b>					
“D” ALLOTMENT (Ends )					
“D” ALLOTMENT (Ends )					
“S” ALLOTMENT (Ends )					
“S” ALLOTMENT (Ends )					
“OTHER” ALLOTMENT (Ends )					
“OTHER” ALLOTMENT (Ends )					
Serviceman’s Group Life Insurance (SGLI)					
Federal Income Tax (FITW) (M/S )					
Social Security (FICA)					
State Income Tax					
Navy Home Assessment					
Tricare Dental					
Advance Pay					
Overpayments					
<b>TOTAL DEDUCTIONS (B)</b>					
Service Member’s Take Home Pay (A – B)					
Service Member’s Other Earnings					
Spouse’s Earnings (less taxes)					
“D” ALLOTMENT					
“D” ALLOTMENT					
“S” ALLOTMENT					
“S” ALLOTMENT					
“OTHER” ALLOTMENT					
“OTHER” ALLOTMENT					
Serviceman’s Group Life Insurance (SGLI)					
Tricare Dental					
Advance Pay					
Overpayments					
Savings/Investment Income					
Child Support/Alimony					
Other					
<b>TOTAL NET MONTHLY INCOME</b>					

★ NOTE: PAY Entitlements are Taxable. ALLOWANCE Entitlements are Non-Taxable

## MONTHLY LIVING EXPENSES

LIVING EXPENSES		ACTUAL		PROJECTED		REMARKS
SAVINGS	Emergency Fund					
	Reserve Fund					
	"Goal Getter" Fund					
	Investments					
HOUSING	Rent/Mortgage Payment					
	Taxes					
	Repairs					
FOOD	Groceries					
	Lunches					
	Other					
UTILITIES	Electricity					
	Gas/Oil					
	Water/Sewage					
	Garbage Removal					
	Telephone					
TRANSPORTATION	Gas/Oil					
	Bus					
	Car Pool					
	Repairs					
	Other					
CLOTHES	Laundry/Dry Cleaning					
	Clothing Purchased Yearly ÷ 12					
	Other					
INSURANCE	Auto					
	Life					
	Health					
	Other					
HEALTH	Prescription Drugs					
	Doctor and Hospital Visits					
	Dentist					
EDUCATION	Tuition					
	Books					
	Fees					
	Other					
CONTRIBUTIONS	Club Dues					
	Church					
	Charity					
	Other					
SUBSCRIPTIONS	Newspaper					
	Magazines & Books					
	Computer/Internet					
	CDs					
	Cable TV					
	Pest Control					
	Other					
PERSONAL	Beauty Shop					
	Barber Shop					
	Cigarettes					
	Soda					
	Liquor/Beer					
	Other					
ENTERTAINMENT	Dinner					
	Movies					
	Hobbies					
	Sports					
	Other					
DEPENDENT CARE	Child Care					
	Child Support					
	Alimony					
	Allowances					
MISCELLANEOUS	Repairs					
	Pet Care					
	Other					
	Other					
TOTAL MONTHLY LIVING EXPENSES						

# INDEBTEDNESS

**INSTRUCTIONS:** The following information must be listed completely and accurately. If exact figures are unknown, call the creditors and get the information needed. All debts must be listed, including those to friends and relatives.

Please bring the completed forms with you for your appointment scheduled on \_\_\_\_\_ at \_\_\_\_\_.

CREDITOR	ADDRESS/PHONE	PURPOSE	MONTHLY PAYMENT	BALANCE	PROJECTED PAYMENT	REMARKS (Priority)	APR
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
DEBT-TO-INCOME RATIO _____%			TOTAL	TOTAL	TOTAL		AVG
(MONTHLY PAYMENTS ÷ NET INCOME x 100)							

IF ADDITIONAL SPACE IS NEEDED, PLEASE ATTACH AN EXTRA SHEET

	ESTIMATED	ACTUAL	PROJECTED		ESTIMATED	ACTUAL	PROJECTED
TOTAL NET MONTHLY INCOME (Page 2)	\$			AMOUNT LEFT TO PAY DEBTS CARRIED FORWARD	\$		
TOTAL MONTHLY LIVING EXPENSES (Page 3)	\$			DEBTS (Page 4)	\$		
AMOUNT LEFT TO PAY DEBTS (Carry forward to next column)	\$			SURPLUS OR DEFICIT (Projected must =0)	\$		

## PROPOSED OPTIONS

(Project item and amount)

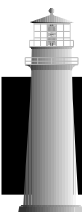
Decrease Living Expenses	Increase Income	Decrease Indebtedness

## SETTING YOUR GOALS

Use the space below to list financial goals you would like to achieve. If you currently owe money on car or furniture loans, or if you have run up the balances on your credit/bank/department store cards, your first goal might be to pay off these debts. Try planning for the next three months and see how things “shape up.”

Goal	Cost (How much you need to save)	÷ Date Wanted (Number of months from now)	= Monthly Savings to Reach Goal
1.			
2.			
3.			
4.			

For more information on financial education programs and services, contact your local center.



**NAVY  
FAMILY  
SERVICE  
CENTERS**  
IN HAMPTON ROADS

CFS9809N

NFSC  
Little Creek  
462-7563

NFSC  
Norfolk  
444-2102

NFSC  
Northwest  
421-8770

NFSC  
Oceana  
433-9675

NFSC  
Dam Neck  
433-7150

NFSC  
Yorktown  
887-4606

NFSC  
Newport News  
688-NAVY

\*A=Actual Expenses

## SPENDING PLAN

[illegible]